

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NICOLE T BOWMAN

Debtor(s)

Case No. 16-28963

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2016.
- 2) The plan was confirmed on 12/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/20/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$9,604.33
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$9,604.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,025.20
Court Costs \$0.00
Trustee Expenses & Compensation \$441.87
Other \$33.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,500.07

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS SALES & LEASE OWNERSH	Secured	NA	NA	1,200.00	945.58	31.44
Acceptance Now	Unsecured	3,036.00	NA	NA	0.00	0.00
Acceptance Now	Secured	1,000.00	NA	4,036.00	669.56	134.08
AMERISTAR CASINO EAST CHICAGO	Unsecured	50.00	NA	NA	0.00	0.00
ARCHERFIELD FUNDING LLC	Unsecured	500.00	406.64	406.64	0.00	0.00
BANK OF AMERICA NA	Unsecured	200.00	NA	NA	0.00	0.00
Charter One Bank	Unsecured	250.00	NA	NA	0.00	0.00
CITY OF CALUMET CITY	Unsecured	337.50	337.50	337.50	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,512.72	1,512.72	1,512.72	0.00	0.00
COMCAST	Unsecured	832.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,100.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON COMPAN	Unsecured	907.00	907.23	907.23	0.00	0.00
CONSUMER PORTFOLIO SERV	Unsecured	8,379.22	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Secured	18,000.00	26,253.12	26,253.12	4,171.12	1,037.64
Credit Collection Services	Unsecured	893.86	NA	NA	0.00	0.00
ECMC	Unsecured	NA	4,032.92	4,032.92	0.00	0.00
FIFTH THIRD BANK	Unsecured	489.00	NA	NA	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	400.00	NA	NA	0.00	0.00
First Savings Bank of Hegewisch	Unsecured	108.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	108.26	108.26	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	3,153.74	3,153.74	0.00	0.00
ILLINOIS LENDING CORPORATION	Unsecured	1,000.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	500.50	13,789.80	13,789.80	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,800.00	8,604.09	8,604.09	114.84	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,063.71	4,063.71	0.00	0.00
ISAC	Unsecured	2,435.00	5,050.57	5,050.57	0.00	0.00
ISAC	Unsecured	1,303.00	NA	NA	0.00	0.00
ISAC	Unsecured	1,302.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	492.33	485.02	485.02	0.00	0.00
MERCY MED GRP	Unsecured	131.70	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MID AMERICA BANK & TRU	Unsecured	464.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,500.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	487.14	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	377.00	377.24	377.24	0.00	0.00
PREMIER BANK CARD	Unsecured	485.00	NA	NA	0.00	0.00
Quest Diagnostics	Unsecured	370.29	NA	NA	0.00	0.00
SECRETARY OF STATE	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,429.60	0.00	0.00	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	923.70	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	107.50	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,418.10	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	408.50	NA	NA	0.00	0.00
TCF BANK	Unsecured	0.00	NA	NA	0.00	0.00
TIDEWATER FINANCE COMPANY	Unsecured	16,281.00	15,415.81	15,415.81	0.00	0.00
VERIZON	Unsecured	560.00	NA	NA	0.00	0.00
WOW INTERNET & CABLE	Unsecured	2,303.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,253.12	\$4,171.12	\$1,037.64
All Other Secured	\$5,236.00	\$1,615.14	\$165.52
TOTAL SECURED:	\$31,489.12	\$5,786.26	\$1,203.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,712.35	\$114.84	\$0.00
TOTAL PRIORITY:	\$8,712.35	\$114.84	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,532.90	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$2,500.07</u>
Disbursements to Creditors	<u>\$7,104.26</u>
TOTAL DISBURSEMENTS :	<u>\$9,604.33</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.